

At Your Service

A PUBLICATION FOR MANVILLE AREA FEDERAL CREDIT UNION MEMBERS

Welcome Home To MAFCU!

At Manville Area Federal Credit Union, we believe that family extends beyond the home—it stretches right into your financial life. If you're already enjoying membership benefits, why not extend this privilege to your family? Invite them to join our financial family and discover the benefits that MAFCU offers.

Why Choose MAFCU?

More Savings: Save with lower loan rates and minimal fees compared to traditional banks. Whether it's a new car, home improvements, or managing daily finances, your family will save more with us.

Exceptional Service: At MAFCU, members are our top priority. Our team is dedicated to providing personalized service that meets your family's needs.

Financial Security: Credit union membership offers stability and security, ensuring your loved ones are prepared for the future.

Let your loved ones discover a better way to manage their finances, enjoy fewer fees, and receive the personalized service they deserve. Invite your family to join MAFCU today!



SUMMER SAVINGS UNLEASHED!

Upgrade your ride, plan a road trip, or boost your budget—our financing options cover all your summer needs.

What splash will you make with the extra cash?

Whether you need to refinance, consolidate debt, or enhance your summer plans, we have the right loan for you!

Auto Loans

New as low as 3.50% APR* | Used as low as 4.00% APR*

- Refinance for lower monthly payments or buy your dream vehicle.

Summer Fun Loans

As low as 5.00% APR* | Borrow up to \$2,000 | Repay in 12 months

- Embark on new adventures, spruce up your space, or streamline your debts. Act fast — ends September 13, 2024

Visa Credit Cards

Enjoy rates as low as 12.75% APR*

- Transfer expensive balances to our low fixed rate!

Realize Your Summer Dreams! At MAFCU, you always get the best deal. Apply online, in person, or call 908-526-8844.

*APR = Annual Percentage Rate. Rates and terms are subject to change without notice. The final loan amount may vary based on credit score. Rates are for qualified borrowers.



Volunteer And Make A Difference!

At Manville Area Federal Credit Union, we're all about putting our members first. You're not just a customer here; you're an owner. That's because our cooperative structure depends on you — not just using our services but helping steer our direction, too. Why not get more involved by volunteering? We'd love to have you!

Why Volunteer at MAFCU?

- **Empower Your Community:** Volunteers are critical in guiding our operations and outreach. Whether serving on our Board of Directors or helping at Financial Reality Fairs, your efforts benefit every MAFCU member.
- **Shape Our Future:** As a volunteer, you help craft policies and services that meet real member needs. Your input ensures we stay true to our mission of serving you better.
- **Learn and Grow:** Volunteering offers a unique opportunity to gain new skills, expand your network, and understand the financial industry from the inside.

Volunteer Opportunities:

- **Board of Directors:** Help steer the strategic direction of MAFCU by serving on our board.
- **Supervisory Committee:** The supervisory committee of a credit union is responsible for ensuring that the board of directors and management of the credit union meet required financial reporting objectives and establish practices and procedures sufficient to safeguard members' assets. Call for more details.
- **Financial Reality Fairs:** Support our educational initiatives to equip younger members with essential financial skills. It's a fun and interactive environment!

Volunteering at MAFCU is more than just giving your time. It's about making a meaningful impact and guiding our community toward greater financial stability. If you're interested in volunteering, please contact us at 908-526-8844.



Avoid The Latest Cyber Threat: The “Unpaid Toll Road” SMiShing Scam

The scenario? You receive a text from NJ Turnpike toll services stating: “We’ve noticed an outstanding toll amount of \$13.34 on your record. To avoid a late fee of \$50, visit <https://njtollservices.com> to settle your balance.” ~ **This is fake!**

The FBI released a public service announcement warning of an uptick in unpaid road toll SMiShing scams. Since the scams started in early March 2024, over 2,000 complaints have been made to the FBI from at least three states, and it appears to be moving from state to state, including New Jersey, New York, and Pennsylvania. On April 12, the New Jersey Turnpike Authority issued a statement alerting drivers that the scam had begun to target drivers throughout the state.

The fraudulent SMS text messages contain almost identical language, including a similar amount owed for the “outstanding toll amount.” However, threat actors impersonate the state’s toll service name and change the sender’s phone number and link in the message depending on the state. This social engineering attack appears to be an attempt to trick users into providing personal and financial information.

We recommend that you:

- Avoid clicking links, responding to, or otherwise acting on unsolicited text messages.
- Confirm requests from senders via contact information obtained from verified and official sources.
- Type official website URLs into browsers manually.
- Report SMiShing to the FTC ([ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)), FBI’s IC3 (www.ic3.gov), and NJCCIC (www.cyber.nj.gov/report).

Questions? Please call us at 908-526-8844.

Source: NJCCIC (New Jersey Cybersecurity & Communications Integration Cell)



Holiday Closings

Independence Day	Thursday, July 4, 2024
Labor Day	Monday, September 2, 2024
Columbus Day	Monday, October 14, 2024
Veteran’s Day	Monday, November 11, 2024
Thanksgiving	Thursday, November 28, 2024
Christmas	Wednesday, December 25, 2024